

EXHIBIT D

MORTGAGE ACCESS CORP
225 LITTLETON RD
MORRIS PLAINS NJ 07950

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IULIIA POTAPOVA
 2576 36TH ST APT 2F
ASTORIA NY 11103

09/20/2022

Loan Number: 3169316

Dear IULIIA POTAPOVA,

Thank you for choosing us for your financial needs. We are following up with you based on your recent application for credit.

A credit score is one of the factors that we use in calculating an interest rate. In an effort to keep you informed, we have provided you with the credit score(s) that we used in assessing your application. You will also be able to compare your score with other consumers in the United States.

If you do not have a credit score, the consumer reporting agencies may not have enough information about your credit history to calculate a score.

Please review the attached information to help you understand what credit scores are and why they are important.

We appreciate your business and the opportunity to serve you.

Sincerely,

MORTGAGE ACCESS CORP



<p>225 LITTLETON RD MORRIS PLAINS, NJ 07950</p>	<p>MORTGAGE ACCESS CORP Your Credit Score and the Price You Pay for Credit</p>	<p>Reference Number: 722263140258841</p>
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Applicant

IULIIA POTAPOVA
2576 36TH ST APT 2F
ASTORIA, NY 11103

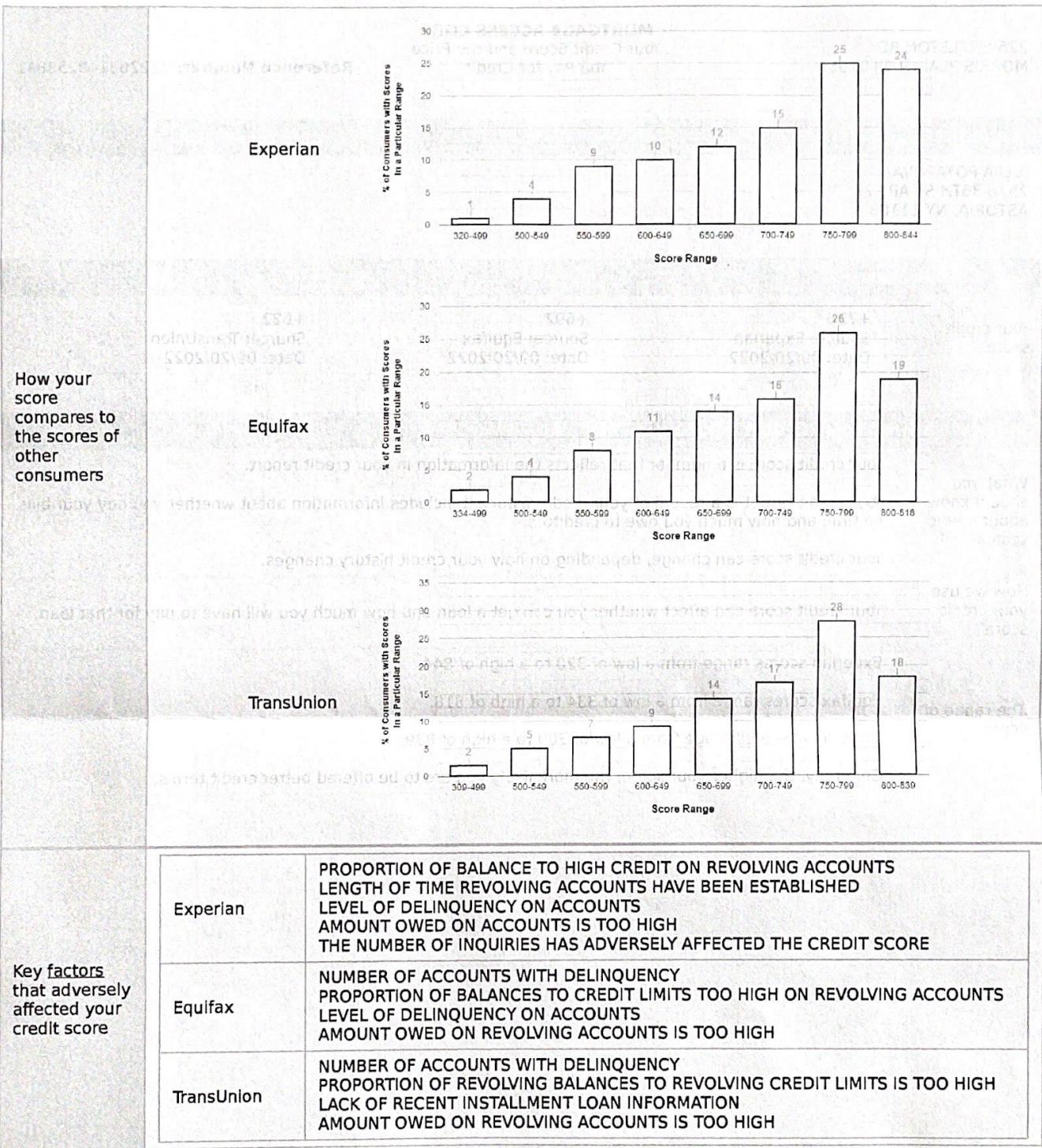
Your Credit Score

Your credit score	+720 Source: Experian Date: 09/20/2022	+692 Source: Equifax Date: 09/20/2022	+682 Source: TransUnion Date: 09/20/2022
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Understanding Your Credit Score

<p>What you should know about credit scores</p>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<p>How we use your credit score</p>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<p>The range of scores</p>	<p>Experian scores range from a low of 320 to a high of 844.</p> <p>Equifax scores range from a low of 334 to a high of 818.</p> <p>TransUnion scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>





Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report---

By telephone:	Call toll-free: 1-877-322-8228
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On the web:	Visit www.annualcreditreport.com
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By mail:	Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:
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Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Notice To The Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Contact Information for Credit Reporting Agencies

Equifax Information Services, LLC PO Box 740256 Atlanta, GA 30374-0241 800-203-7843 www.equifax.com
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Experian Information Solutions, Inc. PO Box 4500 Allen, TX 75013 855-246-9409 www.experian.com
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TransUnion Consumer Solutions PO Box 2000 Chester, PA 19016 800-916-8800 www.transunion.com

